

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Amy Acquaviva
 Debtor

Case No. 19-15189-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Sep 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2019.

db +Amy Acquaviva, 2322 N. Gilinger Road, Lafayette Hill, PA 19444-2228
 14375941 +AES/PNC Bank, Attn: Bankruptcy Dept, PO Box 2461, Harrisburg, PA 17105-2461
 14375945 +KML Law Group P.C., Suite 5000- BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14390037 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 14378019 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
 Washington, DC 20410-0002
 14389346 +Whitemarsh Township Authority, 462 Germantown Pike Suite 1, Lafayette Hill, PA 19444-1818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: brad@sadeklaw.com Sep 25 2019 03:20:47 BRAD J. SADEK, Sadek and Cooper,
 1315 Walnut Street, Suite 502, Philadelphia, PA 19107
 tr +E-mail/Text: bncnotice@phl3trustee.com Sep 25 2019 03:21:51 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Sep 25 2019 03:21:37 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 25 2019 03:21:15
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 25 2019 03:21:27 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Sep 25 2019 03:21:20 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14375942 E-mail/Text: ebn@americollect.com Sep 25 2019 03:21:24 Americollect, PO Box 1566,
 1851 South Alverno Road, Manitowoc, WI 54221
 14375943 +E-mail/Text: bankruptcy@usecapital.com Sep 25 2019 03:21:57 Capital Accounts,
 Attn: Bankruptcy Dept, PO Box 140065, Nashville, TN 37214-0065
 14375944 +EDI: IC9.COM Sep 25 2019 06:53:00 I.C. System, Inc., 444 Highway 96 East, PO Box 64378,
 St. Paul, MN 55164-0378
 14375946 E-mail/Text: camanagement@mtb.com Sep 25 2019 03:21:01 M & T Bank, Attn: Bankruptcy Dept,
 PO Box 844, Buffalo, NY 14240
 14375947 +EDI: NAVIENTFKASMSERV.COM Sep 25 2019 06:53:00 Navient, Attn: Bankruptcy Dept,
 PO Box 9640, Wiles-Barr, PA 18773-9640
 14375948 EDI: PRA.COM Sep 25 2019 06:53:00 Portfolio Recovery, Attn: Bankruptcy Dept.,
 120 Corporate Blvd, Norfolk, VA 23502
 14375949 E-mail/Text: colleen.atkinson@rmscollect.com Sep 25 2019 03:21:53 Receivable Management Inc,
 7206 Hull Rd, Ste 211, Richmond, VA 23235
 14375951 EDI: TFSR.COM Sep 25 2019 06:48:00 Toyota Financial Services, Atty: Bankruptcy Dept,
 PO Box 8026, Cedar Rapids, IA 52409
 14375950 +EDI: WTRRN BANK.COM Sep 25 2019 06:53:00 Target, Attn: Bankruptcy Dept, PO Box 9475,
 Minneapolis, MN 55440-9475
 14375952 +EDI: WFFC.COM Sep 25 2019 06:53:00 Wells Fargo Bank, Mac F823f-02f, PO Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14389334* +AES/PNC Bank, Attn: Bankruptcy Dept, PO Box 2461, Harrisburg, PA 17105-2461
 14389335* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080
 (address filed with court: Americollect, PO Box 1566, 1851 South Alverno Road,
 Manitowoc, WI 54221)
 14389336* +Capital Accounts, Attn: Bankruptcy Dept, PO Box 140065, Nashville, TN 37214-0065
 14389337* +I.C. System, Inc., 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378
 14389338* +KML Law Group P.C., Suite 5000- BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 14389339* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
 (address filed with court: M & T Bank, Attn: Bankruptcy Dept, PO Box 844,
 Buffalo, NY 14240)
 14389340* +Navient, Attn: Bankruptcy Dept, PO Box 9640, Wiles-Barr, PA 18773-9640
 14389341* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, Attn: Bankruptcy Dept., 120 Corporate Blvd,
 Norfolk, VA 23502)
 14389342* +Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235
 14389344* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, Atty: Bankruptcy Dept, PO Box 8026,
 Cedar Rapids, IA 52409)
 14389343* +Target, Attn: Bankruptcy Dept, PO Box 9475, Minneapolis, MN 55440-9475
 14389345* +Wells Fargo Bank, Mac F823f-02f, PO Box 10438, Des Moines, IA 50306-0438

TOTALS: 0, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0313-2

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Form ID: 309I

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Amy Acquaviva brad@sadeklaw.com, bradsadek@gmail.com
KEVIN G. MCDONALD on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:

Debtor 1	Amy Acquaviva	Social Security number or ITIN	xxx-xx-4449
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter	13 8/19/19
Case number:	19-15189-elf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Amy Acquaviva	
2. All other names used in the last 8 years		
3. Address	2322 N. Gilinger Road Lafayette Hill, PA 19444	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 9/24/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 6, 2019 at 9:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 1/5/20 Filing deadline: 10/28/19 Filing deadline: 2/15/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$288.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 11/26/19 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	